

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: CHERYL LYNN BENDER

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Case No.: 10-00313

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2010.
- 2) This case was confirmed on 02/17/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/18/2011.
- 6) Number of months from filing to the last payment: 16
- 7) Number of months case was pending: 19
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 8,260.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 4,505.00
Less amount refunded to debtor	\$ 397.50
<b>NET RECEIPTS</b>	<b>\$ 4,107.50</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,274.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 260.35
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,534.35

Attorney fees paid and disclosed by debtor \$ 226.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	700.00	631.57	631.57	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	13,000.00	10,296.09	10,296.09	.00	.00
ADVANCE AMERICA	UNSECURED	1,000.00	1,220.85	1,220.85	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	NA	685.58	685.58	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	564.70	564.70	.00	.00
INTERNAL REVENUE SER	PRIORITY	2,300.00	2,668.86	2,668.86	573.15	.00
RICHARD LYONS	OTHER	.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	2,300.00	NA	NA	.00	.00
BANK OF AMERICA	OTHER	.00	NA	NA	.00	.00
BRYANT STATE BANK	UNSECURED	600.00	NA	NA	.00	.00
BRYANT STATE BANK	OTHER	.00	NA	NA	.00	.00
STERLING ESTATES	OTHER	.00	NA	NA	.00	.00
CR EVERGREEN LLC	UNSECURED	750.00	809.00	809.00	.00	.00
COMCAST	UNSECURED	200.00	NA	NA	.00	.00
COMCAST	OTHER	.00	NA	NA	.00	.00
EQUIFAX	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	600.00	NA	NA	.00	.00
FIRST NATIONAL BANK	OTHER	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	500.00	471.28	471.28	.00	.00
FIRST PREMIER BANK	OTHER	.00	NA	NA	.00	.00
HSBC CARD SVC	UNSECURED	700.00	NA	NA	.00	.00
HSBC	OTHER	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TRANS UNION	OTHER	.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	80.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	500.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	800.00	714.18	714.18	.00	.00
IMAGINE/FBOFD	OTHER	.00	NA	NA	.00	.00
NATIONAL QUIK CASH	UNSECURED	600.00	1,080.00	1,080.00	.00	.00
PAYDAY LOAN	UNSECURED	2,500.00	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	500.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	500.00	468.06	468.06	.00	.00
RJM AQUISITIONS FUND	UNSECURED	NA	73.56	73.56	.00	.00
NORTH STAR CAPITAL A	UNSECURED	NA	461.37	461.37	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	760.00	760.00	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	31.33	31.33	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>2,668.86</u>	<u>573.15</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	2,668.86	573.15	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	18,267.57	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,534.35	
Disbursements to Creditors	\$ 573.15	
<b>TOTAL DISBURSEMENTS:</b>		\$ 4,107.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/10/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.